

Certificate Number: 14912-NJ-DE-039543584

Bankruptcy Case Number: 25-13385



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on April 11, 2025, at 8:54 o'clock AM EDT, Johnny Delgado completed a course on personal financial management given by internet by 001 Debtoredu LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: April 11, 2025 By: /s/Jai Bhatt

Name: Jai Bhatt

Title: Counselor